

United States Bankruptcy Court
Eastern District of Wisconsin

In re **Christopher E. Seter,**
Leah S. Seter

Case No. **05-37849**

Debtors

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	550,000.00		
B - Personal Property	Yes	3	70,610.91		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		566,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		1,311,879.74	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,728.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			6,915.00
Total Number of Sheets of ALL Schedules		24			
	Total Assets		620,610.91		
		Total Liabilities		1,877,879.74	

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Homestead property. 1107 Forest Rd. Lakewood, Ohio 44107	Fee simple	C	550,000.00	550,000.00

Sub-Total > **550,000.00** (Total of this page)

Total > **550,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		National City Bank - Checking Account.	C	700.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Misc. household goods and furnishings.	C	10,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing apparel.	C	100.00
7. Furs and jewelry.		Wedding rings, watches, and misc. jewelry.	C	5,700.00
8. Firearms and sports, photographic, and other hobby equipment.		Golf clubs, skis, camera.	C	500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Lutheran Brotherhood.	C	200.00
		Term policy through employer.	C	0.00
		Roth IRA (not property of the estate.)	C	3,014.12

Sub-Total >
(Total of this page)

20,214.12

2 continuation sheets attached to the Schedule of Personal Property

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		IRA (not property of the estate.)	C	2,048.60
		401(k) with National City Bank (not property of the estate.)	C	6,503.46
		SEP IRA (Not property of the estate.)	C	12,419.96
		Roth IRA - (not property of the estate.)	C	5,102.77
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		Setter Engineering. (25% ownership interest)	C	0.00
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		2003 tax refund from IRS	C	5,822.00
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			Sub-Total > (Total of this page)	31,896.79

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Claim against Miles Seter set forth in counterclaim in Case No. 2004CV011176, Milwaukee County Wisconsin.	C	Unknown
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Toyota Land Cruiser -	C	18,500.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total > **18,500.00**
 (Total of this page)
 Total > **70,610.91**

Sheet 2 of 2 continuation sheets attached
 to the Schedule of Personal Property

(Report also on Summary of Schedules)

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property			
Homestead property. 1107 Forest Rd. Lakewood, Ohio 44107	11 U.S.C. § 522(d)(1)	16,450.00	550,000.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
National City Bank - Checking Account.	11 U.S.C. § 522(d)(5)	700.00	700.00
Household Goods and Furnishings			
Misc. household goods and furnishings.	11 U.S.C. § 522(d)(3)	10,000.00	10,000.00
Wearing Apparel			
Wearing apparel.	11 U.S.C. § 522(d)(3)	100.00	100.00
Furs and Jewelry			
Wedding rings, watches, and misc. jewelry.	11 U.S.C. § 522(d)(4) 11 U.S.C. § 522(d)(5)	2,450.00 3,250.00	5,700.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Golf clubs, skis, camera.	11 U.S.C. § 522(d)(3)	500.00	500.00
Interests in Insurance Policies			
Lutheran Brotherhood.	11 U.S.C. § 522(d)(8) 11 U.S.C. § 522(d)(7)	200.00 100%	200.00
Term policy through employer.	11 U.S.C. § 522(d)(7)	100%	0.00
Roth IRA (not property of the estate.)	11 U.S.C. § 522(d)(10)(E)	3,014.12	3,014.12
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
IRA (not property of the estate.)	11 U.S.C. § 522(d)(10)(E)	2,048.60	2,048.60
401(k) with National City Bank (not property of the estate.)	11 U.S.C. § 522(d)(10)(E)	6,503.46	6,503.46
SEP IRA (Not property of the estate.)	11 U.S.C. § 522(d)(10)(E)	12,419.96	12,419.96
Roth IRA - (not property of the estate.)	11 U.S.C. § 522(d)(10)(E)	5,102.77	5,102.77
Stock and Interests in Businesses			
Setter Engineering. (25% ownership interest)	11 U.S.C. § 522(d)(5)	0.00	0.00
Other Liquidated Debts Owing Debtor Including Tax Refund			
2003 tax refund from IRS	11 U.S.C. § 522(d)(5)	5,822.00	5,822.00

In re **Christoper E. Seter,
Leah S. Seter**

Case No. 05-37849

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Other Contingent and Unliquidated Claims of Every Nature			
Claim against Miles Seter set forth in counterclaim in Case No. 2004CV011176, Milwaukee County Wisconsin.	11 U.S.C. § 522(d)(5)	10,000.00	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles			
1998 Toyota Land Cruiser -	11 U.S.C. § 522(d)(2)	5,900.00	18,500.00

In re **Christopher E. Seter,
Leah S. Seter**

Case No. 05-37849

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

In re **Christoper E. Seter,**
 Leah S. Seter

Case No. **05-37849**

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3), as amended by § 1401 of Pub L. 109-8.

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re **Christoper E. Seter,
Leah S. Seter**

Case No. **05-37849**

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				
			CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.							
Department of Workforce Development Collections Section P.O. Box 8914 Madison, WI 53708	C	Notice Only.				0.00	Unknown
Account No.							
Internal Revenue Service Insolvency Group Stop 5301 MIL 310 West Wisconsin Avenue Milwaukee, WI 53203-2221	C	Notice only.				0.00	Unknown
Account No.							
Representing: Internal Revenue Service		Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114					
Account No.							
Wisconsin Department of Revenue Attention: James Polkowski Special Procedures Unit P.O. Box 8901 Madison, WI 53708-8901	C	Income and sales tax.				0.00	Unknown
Account No.							
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims		Subtotal (Total of this page)	0.00				
(Report on Summary of Schedules)						0.00	

In re **Christopher E. Seter,**
 Leah S. Seter

Case No. 05-37849

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOUR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				C			
Account No. V00496950			11/02-02/03 Goods & Services				50.00
Adirondack Medical Center P.O. Box 1380 LaKe Colby Drive Saranac Lake, NY 12983-7380	C						
Account No. 319225			11/04 Goods & Services				129.00
Advanced Health Care Falls Medical Milwaukee Medical P.O. Box 091700 Milwaukee, WI 53209	C						
Account No. 8263			11/04-12/04 Goods & Services				66.63
Affiliated Dermatologists, S.C. 2300 North Mayfair Road, Suite 855 Milwaukee, WI 53226	C						
Account No.			Goods & Services				
Atty. Donald A. Allen Mawicke & Goisman, S.C. 1509 North Prospect Avenue Milwaukee, WI 53202	C						0.00
9 continuation sheets attached				Subtotal (Total of this page)			245.63

In re **Christoper E. Seter,**
 Leah S. Seter

Case No. **05-37849**

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 087700000040341341		Goods & Services				
AT&T Wireless P.O. Box 8228 Aurora, IL 60572-8228	C					525.42
Account No.		Oxford Management Services CS 9018 Melville, NY 11747				
Representing: AT&T Wireless						
Account No.		Notice Only.		X	X	X
Douglas Buck 822 Grove Street Petoskey, MI 49770	H					Unknown
Account No.		Atty. Donal M. Demet Demet & Demet SC 815 North Cass Street Milwaukee, WI 53202-3908				
Representing: Douglas Buck						
Account No. 928-229-4		01/04-9/04 Goods & Services				
Children's Hospital of Wisconsin Drawer 531 Milwaukee, WI 53278	C					625.18
Sheet no. 1 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,150.60

In re Christopher E. Seter,
 Leah S. Seter

Case No. 05-37849

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 42445235		Goods & Services				
Children's Hospital of Wisconsin Drawer 531 Milwaukee, WI 53278	C					58.24
Account No.		Med-Health Financial Services, Inc. 10200 West Innovation Drive #100 P.O. Box 1996 Milwaukee, WI 53201				
Representing: Children's Hospital of Wisconsin						
Account No. 42308477		Goods & Services				
Children's Hospital of Wisconsin Drawer 531 Milwaukee, WI 53278	C					575.19
Account No.		Med-Health Financial Services, Inc. 10200 West Innovation Drive #100 P.O. Box 1996 Milwaukee, WI 53201				
Representing: Children's Hospital of Wisconsin						
Account No.		Goods & Services				
Children's Hospital of Wisconsin Drawer 531 Milwaukee, WI 53278	C					49.99
Sheet no. 2 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				683.42

In re Christopher E. Seter,
 Leah S. Seter

Case No. 05-37849

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 5410-6542-4822-0219		Goods & Services				
Citibank P.O. Box 6402 The Lakes, NV 88901	H					25,435.03
Account No. 8193566		02/05-06/05 Goods & Services				
Columbia St. Mary's Community Physicians c/o St. Mary's Medical Clinic Drawer 78309 Milwaukee, WI 53278-0309	C					289.45
Account No. 6045 8708 5470 6140		Goods & Services				
Dillard's P.O. Box 4599 Carol Stream, IL 60197-4599	C					512.65
Account No. 34012		03/04-04/04 Goods & Services				
Elmbrook Oral and Maxillofacial Surgery Associates, S.C. 12720 North Avenue Brookfield, WI 53005	C					126.40
Account No. 013917760-2325 EC		11/02-12/02 Goods & Services				
Evanston Northwestern Healthcare Hospital Billing 23056 Network Place Chicago, IL 60673-1230	C					61.00
Sheet no. 3 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			26,424.53

In re **Christoper E. Seter,**
 Leah S. Seter

Case No. **05-37849**

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Representing: Evanston Northwestern Healthcare		OSI Collection Services, Inc. P.O. Box 959 Brookfield, WI 53008-0959				
Account No. 322438219	C	02/05 Goods & Services				413.43
Froedtert Hospital P.O. Box 3202 Milwaukee, WI 53201-3202						
Account No.	C	01/05 Goods & Services				101.44
J.M. Demerath, Inc. P.O. Box 581 Thiensville, WI 53092-0581						
Account No. 21043013	C	03/04 Goods & Services				252.76
Lakeshore Medical Clinic P.O. Box 371280 Milwaukee, WI 53237-2380						
Account No. 47752653727	C	Goods & Services				164.21
Macy's/FDS Bank 13141 34th Street North Clearwater, FL 34622						
Sheet no. 4 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			931.84

In re **Christoper E. Seter,**
 Leah S. Seter

Case No. **05-37849**

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Representing: Macy's/FDS Bank		Forster & Garbus P.O. Box 9030 Farmingdale, NY 11735-9030				
Account No. 3-242-307-610	C	Goods & Services				
Marshall Field's P.O. Box 94578 Cleveland, OH 44101-4578						4,002.00
Account No. 4264-2901-5258-1724	H	Goods & Services				
MBNA America P.O. Box 15137 Wilmington, DE 19886-5137						17,644.26
Account No. C093189	C	Goods & Services				
MBW Plumbing Company, Inc. 2090 South 55th Street Milwaukee, WI 53219						234.85
Account No.	C	Goods & Services				
McKinley Associates, Inc. attn. Stephen Palms 320 N. Main Street Suite 200 Ann Arbor, MI 48104						150,000.00
Sheet no. 5 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			171,881.11

In re **Christoper E. Seter,
Leah S. Seter**

Case No. **05-37849**

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Claim put on stock.			X	
McKinley Associates, Inc. attn. Stephen Palms 320 N. Main Street Suite 200 Ann Arbor, MI 48104	C					500,000.00
Account No. 4M2667928		09/04-12/04 Goods & Services				
Medical College of Wisconsin Children's Specialty Group P.O. Box 13367 Milwaukee, WI 53213-0367	C					34.68
Account No.		Med-Health Financial Services, Inc. 10200 West Innovation Drive #100 P.O. Box 1996 Milwaukee, WI 53201				
Representing: Medical College of Wisconsin						
Account No. 3M2295992		02/05-05/05 Goods & Services				
Medical College Physicians P.O. Box 13308 Milwaukee, WI 53213-0308	C					34.12
Account No. 3M2667928		10/04-11/04 Goods & Services				
Medical College Physicians P.O. Box 13308 Milwaukee, WI 53213-0308	C					15.00
Sheet no. 6 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			500,083.80

In re **Christoper E. Seter,
Leah S. Seter**

Case No. **05-37849**

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 83-0660-1348		Goods & Services				
Robinsons May P.O. Box 94552 Cleveland, OH 44101-4552	C					416.03
Account No.		Goods & Services				
Seter Engineering Corporation 7628 West Florist Avenue Milwaukee, WI 53218	C		X	X	X	Unknown
Account No.		Atty. Donald A. Allen Mawicke & Goisman, S.C. 1509 North Prospect Avenue Milwaukee, WI 53202				
Representing: Seter Engineering Corporation						
Account No. 2004CV011176		Goods & Services				
Miles and Deborah Seter 401 Sorrento Court Punta Gorda, FL 33950	X H		X	X	X	250,000.00
Account No.		Atty. Patrick B. Howell Whyte Hirschboeck Dudek SC 555 East Wells Street #1900 Milwaukee, WI 53202-3819				
Representing: Miles and Deborah Seter						
Sheet no. 7 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				250,416.03

In re **Christoper E. Seter,
Leah S. Seter**

Case No. **05-37849**

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 05CV005597		Goods & Services				
St. Francis Bank F.S.B. n/k/a Mid America Bank 13400 Bishops Lane, Suite 190 Brookfield, WI 53005	X C			X		333,273.61
Account No.		Atty. Robert G. Pyzyk Niebler, Pyzyk, Klaver & Wagner LLP N94 W17900 Appleton Avenue #200 P.O. Box 444 Menomonee Falls, WI 53052-0444				
Representing: St. Francis Bank F.S.B.						
Account No. 08580000370132094		Goods & Services				
Suncom Wireless P.O. Box 8220 Aurora, IL 60572-8220	C					766.08
Account No. SE0002		07/05 Goods & Services				
Tom D. Tongas, D.D.S., S.C. 2380 North 124th Street Wauwatosa, WI 53226-1071	C					47.20
Account No. 4190-0043-1617-4956		Goods & Services				
U.S. Bank P.O. Box 790408 Saint Louis, MO 63179-0408	C					10,218.85
Sheet no. 8 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			344,305.74

In re **Christoper E. Seter,
Leah S. Seter**

Case No. **05-37849**

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 33202700002-8		05/04 Goods & Services				
United Hospital System, Inc. 6308 8th Avenue Kenosha, WI 53143-5082	C					682.64
Account No. RR32959479/3994024		Goods & Services				
University of Michigan Physicians c/o L.J. Ross Associates, Inc. P.O. Box 2317 Ann Arbor, MI 48106-2317	C					36.00
Account No. 20160419		02/04 Goods & Services				
Waukesha Health Care, Inc. P.O. Box 649 Waukesha, WI 53187-0649	C					38.40
Account No. 69458758		01/03 Goods & Services				
Western Surety Company	X C		X	X	X	15,000.00
Account No.						
Sheet no. 9 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				15,757.04
		Total (Report on Summary of Schedules)				1,311,879.74

In re **Christoper E. Seter,
Leah S. Seter**

Case No. 05-37849

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

Case 05-37849-jes Doc 4 Filed 10/17/05 Page 21 of 36

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Seter Engineering Corp. dba/ Separmatic Fluid Systems	McKinley Associates, Inc. attn. Stephen Palms 320 N. Main Street Suite 200 Ann Arbor, MI 48104
Seter Engineering Corp. dba/ Separmatic Fluid Systems	Miles and Deborah Seter 401 Sorrento Court Punta Gorda, FL 33950
Seter Engineering Corp. dba/ Separmatic Fluid Systems	St. Francis Bank F.S.B. n/k/a Mid America Bank 13400 Bishops Lane, Suite 190 Brookfield, WI 53005
Seter Engineering Corp. dba/ Separmatic Fluid Systems	Western Surety Company

0 continuation sheets attached to Schedule of Codebtors

In re **Christopher E. Seter**
Leah S. Seter

Case No. **05-37849**

Debtor(s)

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
Married	Son	2
	Son	5
	Son	7

EMPLOYMENT	DEBTOR	SPOUSE
Occupation		
Name of Employer	National City	
How long employed		
Address of Employer		

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

DEBTOR	SPOUSE
\$ 9,028.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 9,028.00	\$ 0.00

SUBTOTAL

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify) 401(k)

\$ 1,993.00	\$ 0.00
\$ 501.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 1,806.00	\$ 0.00
\$ 0.00	\$ 0.00

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

\$ 4,300.00	\$ 0.00
\$ 4,728.00	\$ 0.00

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance

(Specify)

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

Pension or retirement income

Other monthly income

(Specify)

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

TOTAL MONTHLY INCOME

\$ 4,728.00	\$ 0.00
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TOTAL COMBINED MONTHLY INCOME \$ 4,728.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$ 2,700.00
Are real estate taxes included?	Yes X	No _____
Is property insurance included?	Yes X	No _____
Utilities:		
Electricity and heating fuel		\$ 490.00
Water and sewer		\$ 30.00
Telephone		\$ 75.00
Other See Detailed Expense Attachment		\$ 110.00
Home maintenance (repairs and upkeep)		\$ 200.00
Food		\$ 900.00
Clothing		\$ 200.00
Laundry and dry cleaning		\$ 75.00
Medical and dental expenses		\$ 100.00
Transportation (not including car payments)		\$ 390.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ 150.00
Charitable contributions		\$ 100.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		\$ 0.00
Life		\$ 0.00
Health		\$ 0.00
Auto		\$ 125.00
Other		\$ 0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____		\$ 0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto		\$ 250.00
Other Second mortgage		\$ 700.00
Other		\$ 0.00
Other		\$ 0.00
Alimony, maintenance, and support paid to others		\$ 0.00
Payments for support of additional dependents not living at your home		\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ 0.00
Other Toiletries, Haircare, and personal items		\$ 120.00
Other Children's sports and recreation expenses		\$ 200.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$ 6,915.00
A. Total projected monthly income		\$ N/A
B. Total projected monthly expenses		\$ N/A
C. Excess income (A minus B)		\$ N/A
D. Total amount to be paid into plan each		\$ N/A

(interval)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Cell Phones	\$	60.00
Cable and internet	\$	50.00
Total Other Utility Expenditures	\$	110.00

**United States Bankruptcy Court
Eastern District of Wisconsin**

In re Christoper E. Seter
Leah S. Seter

Debtor(s)

Case No. 05-37849
Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25 sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

Date October 15, 2005

Signature /s/ Christoper E. Seter
Christoper E. Seter
Debtor

Date October 15, 2005

Signature /s/ Leah S. Seter
Leah S. Seter
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Eastern District of Wisconsin

In re Christopher E. Seter
Leah S. Seter

Debtor(s)

Case No. 05-37849
Chapter 7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$67,000.00	2005 (ytd estimate.)
\$113,662.00	2004 (Adjusted Gross Income)
\$82,399.00	2003 (Adjusted Gross Income)

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

- None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
None <input type="checkbox"/> b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR Helga Seter 1285 Apache Trail Brookfield, WI 53005 Mother	DATE OF PAYMENT Helga gave a \$10,000 deposit to Ohio broker in May of 2005 for downpayment on house in Ohio. \$10,000 paid to Helga from closing on Milwaukee house in July per agreement.	AMOUNT PAID \$10,000.00	AMOUNT STILL OWING \$0.00

4. Suits and administrative proceedings, executions, garnishments and attachments

- None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Miles Setter -vs- Seter Engineering Corporation et al. 2004CV011176	Civil Action relative to sale of business.	Milwaukee Coutny	Pending.
St Francis Bank -vs- Seter Engeineering Corp et al 2005CV005597	Foreclosure of Mortgage	Milwaukee County	Pending
Citibank South Dakota -vs- Christopher Seter 2005CV006189	Collection Action	Milwaukee County	Pending.

- None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
------------------------------------------------------------------	-----------------	-----------------------------------

5. Repossessions, foreclosures and returns

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------------	------------------------------------------------------------	-----------------------------------

6. Assignments and receiverships

- None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
None <input checked="" type="checkbox"/>	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)	

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None b. List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--------------------------------------------	--------------------------------	--------------	-------------------------------

8. Losses

- None c. List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	----------------------------------------------------------------------------------------------------------	--------------

9. Payments related to debt counseling or bankruptcy

- None d. List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Hanson & Payne, LLC 1841 North Prospect Avenue Milwaukee, WI 53202		\$1,791.00

10. Other transfers

- None e. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Third Party	6/05	Sold House located at 2544 Pasadena Boulevard, Wauwatosa, WI. 540,000.
Stranger.		

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION
M&I Bank
P.O. Box 2045
Milwaukee, WI 53201-2045

TYPE OF ACCOUNT, LAST FOUR
 DIGITS OF ACCOUNT NUMBER,
 AND AMOUNT OF FINAL BALANCE
Checking

AMOUNT AND DATE OF SALE
 OR CLOSING
Approx. \$2000. Closed
approx. 6/05

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
-------------------------------------------------	---------------------------------------------------------------------	----------------------------	------------------------------------------

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER John and Colleen Savarino	DESCRIPTION AND VALUE OF PROPERTY Household furniture.	LOCATION OF PROPERTY Using parent's furniture.
John and Colleen Savarino	Car	At debtor's house.

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 2544 Pasadena Blvd Wauwatosa, WI 53226	NAME USED	DATES OF OCCUPANCY 1999 - July, 2005.
--------------------------------------------------------------	-----------	-------------------------------------------------

16. Spouses and Former Spouses

None

- If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None



- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Seter Engineering Corporation		7628 W Florist Avenue Milwaukee, WI 53218	Fluid Systems	1999 - current.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Virchow Krausse & Co LLP 115 S. 84th Street Milwaukee	DATES SERVICES RENDERED
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None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME Douglas Buck	ADDRESS
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Chris Seter

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

- None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
-

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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- None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
-

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

- None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.
-

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.
-

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

- None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.
-

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
-----------------------------------------------------------	-----------------------------------	------------------------------------------------------------

24. Tax Consolidation Group.

- None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.
-

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
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25. Pension Funds.

- None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.
-

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 15, 2005

Signature /s/ Christoper E. Seter
Christoper E. Seter
Debtor

Date October 15, 2005

Signature /s/ Leah S. Seter
Leah S. Seter
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Eastern District of Wisconsin

In re **Christopher E. Seter**
Leah S. Seter

Case No. **05-37849**
Chapter **7**

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ 1,791.00
Prior to the filing of this statement I have received.....	\$ 1,791.00
Balance Due.....	\$ 0.00

2. \$ **209.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor Other (specify):

4. The source of compensation to be paid to me is:

Debtor Other (specify):

5. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. **Rate is \$200.00 per hour. Client has paid the above referenced amount for fees associated with bankruptcy and related financial issues of the debtors.**

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. [Other provisions as needed]

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any adversary proceedings, contested matters, the filing of any motions, negotiation of reaffirmation agreements, satisfaction of judgments due to discharge in bankruptcy, matters relating to the dischargeability of taxes, student loans, child support or maintenance, or other debt, or any other matters that are not directly related to the bankruptcy case.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **October 15, 2005**

/s/ Dayton P. Hanson

Dayton P. Hanson 1018968

Hanson & Payne, LLC

1841 North Prospect Avenue

Milwaukee, WI 53202

(414) 271-4550 Fax: (414) 271-7731

United States Bankruptcy Court
Eastern District of Wisconsin

In re **Christoper E. Seter**
Leah S. Seter

Debtor(s)

Case No. **05-37849**
Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property
-NONE-

Creditor's name

b. Property to Be Retained

[Check any applicable statement.]

- | | | | | | |
|----|----------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|-------------------------------------|----------------------------------------------------------------|-----------------------------------------------------------------|
| 1. | Description of Property
Homestead property.
1107 Forest Rd.
Lakewood, Ohio 44107 | Creditor's Name
McKinley Associates,
Inc. | Property is
claimed as
exempt | Property will be
redeemed
pursuant to 11
U.S.C. § 722 | Debt will be
reaffirmed
pursuant to 11
U.S.C. § 524(c) |
| 2. | 1998 Toyota Land Cruiser - | National City Bank | | | X |
| 3. | Homestead property.
1107 Forest Rd.
Lakewood, Ohio 44107 | National City Mortgage | | | X |

Date October 15, 2005

Signature /s/ Christoper E. Seter
Christoper E. Seter
Debtor

Date October 15, 2005

Signature /s/ Leah S. Seter
Leah S. Seter
Joint Debtor